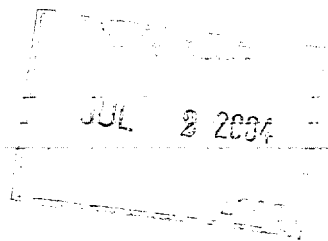




Somkiat Sirichatchai
Executive Vice President

ธนาคารกสิกรไทย
KASIKORNBANK 泰华农民银行



12g3-2(b) File No.82-4922

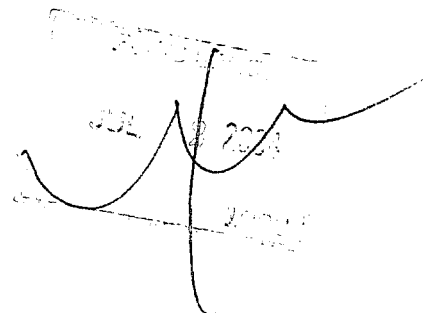
Ref No. CN. 394/2004

June 21, 2004

Securities and Exchange Commission
450 Fifth Street
Washington, D.C. 20549
U.S.A.



04035270



SUPPL

Dear Sirs:

We are transmitting herewith, in accordance with our undertakings pursuant Rule 12g3-2 (b) under the United States Securities Exchange Act of 1934, an English language summary of certain information that is being made public in Thailand.

Please arrange for the attached to be placed in our Rule 12g3-2 (b) "file" with the Commission.

Yours sincerely,

Somkiat Sirichatchai

Jul 7/13

PROCESSED

JUL 13 2004

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FINANCIAL**

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Registration No.PCL 105

Summary Statement of Assets and Liabilities

As at May 31, 2004

ธนาคารกสิกรไทย
KASIKORN BANK


Assets	Baht	Liabilities	Baht
Cash	11,268,047,582.82	Deposits	712,866,367,530.05
Interbank and money market items	91,803,836,414.09	Interbank and money market items	16,089,782,858.31
Securities purchased under resale agreements	40,460,000,000.00	Liabilities payable on demand	4,557,013,146.81
Investments in securities, net (with obligations Baht 33,167,030.55)	138,085,261,554.69	Securities sold under repurchases agreements	-
Credit advances (net of allowance for doubtful accounts)	487,235,726,811.91	Borrowings	20,052,736,776.73
Accrued interest receivables	1,458,390,603.58	Bank's liabilities under acceptances	708,136,040.29
Properties foreclosed	11,702,373,684.46	Other liabilities	15,075,296,056.04
Customers' liabilities under acceptances	708,136,040.29	Total liabilities	789,017,332,407.73
Premises and equipment, net	21,769,510,873.85	Shareholders' equity	
Other assets	8,761,661,567.18	Paid-up share capital (registered share capital Baht 30,486,148,970.00)	23,622,269,710.00
Total Assets	623,241,185,092.91	Reserves and net profit after appropriation	17,528,353,246.55
Customers' liabilities under unmatured bills	3,458,842,208.50	Other reserves and profit and loss account	13,073,229,728.63
Total	826,700,027,301.51	Total shareholders' equity	64,223,852,685.18
		Total Liabilities and Shareholders' Equity	823,241,185,092.91
		Bank's liabilities under unmatured bills	3,458,842,208.50
		Total	826,700,027,301.51

Non-Performing Loans as at March 31, 2004 (Quarterly)

Baht
84,743,579,677.62

(12.06% of total loans before allowance for doubtful accounts)

Required provisioning for loan loss, as at March 31, 2004 (Quarterly)

35,095,919,749.27

Actual allowance for doubtful accounts

48,665,745,888.25

Loans to related parties

2,181,888,882.47

Loans to related asset management companies

17,145,000,000.00

Loans to related parties due to debt restructuring

3,532,701,564.71

Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand

-

Legal capital fund

71,401,522,820.84

Changes in assets and liabilities this month due to the penalty expenses from violating the

-

Commercial Banking Act B.E. 2505 and amended Act, section

International Banking Facility's assets and liabilities

Total assets

3,905,487,674.43

Total liabilities

755,483.58

Significant contingent liabilities

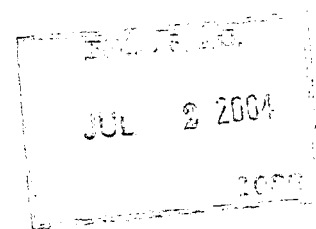
Avals to bills and guarantees of loans

3,059,244,332.80

Letters of credit

13,985,585,039.22

This Summary Statement has not been reviewed or audited by Certified Public Accountant



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